

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KELLY M. LAMBERT

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-21621

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/26/2020 and confirmed on 7/10/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		153,490.35
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		153,490.35

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	7,892.47	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,892.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 2625	0.00	104,307.80	0.00	104,307.80
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 2625	63.12	63.12	0.00	63.12
	RIVERSET CREDIT UNION** Acct: 1003	23,439.29	23,439.29	3,264.21	26,703.50
	ALLEGENT COMMUNITY FCU Acct: 1003	0.00	0.00	0.00	0.00
					131,074.42

Priority					
	MATTHEW M BRENNAN ESQ Acct:	0.00	0.00	0.00	0.00
	KELLY M. LAMBERT Acct:	0.00	0.00	0.00	0.00
	MATTHEW M BRENNAN ESQ Acct:	3,000.00	3,000.00	0.00	0.00

*** NONE ***

Unsecured					
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 5687	766.57	327.06	0.00	327.06
	CITIBANK NA** Acct: 3512	1,737.35	741.27	0.00	741.27
	CITIBANK NA** Acct: 7664	503.28	214.73	0.00	214.73
	CREDIT MANAGEMENT COMPANY Acct: 3845	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 4134	508.37	216.91	0.00	216.91
	DISCOVER BANK(*) Acct: 1478	13,457.62	5,741.87	0.00	5,741.87
	FOUNDATION FINANCE COMPANY Acct: 0001	0.00	0.00	0.00	0.00
	CAPITAL ONE NA**	359.96	153.58	0.00	153.58

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8482				
	MARINER FINANCE LLC	429.09	183.08	0.00	183.08
	Acct: 6081				
	ROCKET LOANS	0.00	0.00	0.00	0.00
	Acct: 1620				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 1073				
	PRA RECEIVABLES MANAGEMENT LLC -	2,163.72	923.18	0.00	923.18
	Acct: 0916				
	CAPITAL ONE BANK (USA) NA BY AMERIC	346.42	147.81	0.00	147.81
	Acct: 3780				
	PRA/PORTFOLIO RECOVERY ASSOC	848.99	362.23	0.00	362.23
	Acct: 9004				
	SYNCHRONY BANK BY AIS INFOSOURCE	1,331.00	567.89	0.00	567.89
	Acct: 3989				
	TD BANK USA NA**	3,167.71	1,351.55	0.00	1,351.55
	Acct: 2089				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 8581				
	STEEL CITY ANESTHESIA LLC	368.50	157.23	0.00	157.23
	Acct: 8363				
	PEOPLES NATURAL GAS CO LLC*	158.25	67.52	0.00	67.52
	Acct: 8764				
	UPMC PHYSICIAN SERVICES	456.00	194.56	0.00	194.56
	Acct: 3270				
	DUQUESNE LIGHT COMPANY(*)	405.45	172.99	0.00	172.99
	Acct: 1052				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9004				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					11,523.46

TOTAL PAID TO CREDITORS

142,597.88

TOTAL CLAIMED

PRIORITY 0.00

SECURED 23,502.41

UNSECURED 27,008.28

Date: 06/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

KELLY M. LAMBERT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-21621

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kelly M. Lambert
Debtor

Case No. 20-21621-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 26, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2025:

Recip ID	Recipient Name and Address
db	+ Kelly M. Lambert, 6500 Adelphia St, Pittsburgh, PA 15206-1079
15245904	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142
15245905	+ Rocket loans, 1001 Woodward, Detroit, MI 48226-1904

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:57:34	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2025 00:43:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 27 2025 00:44:37	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	Email/Text: bncmail@w-legal.com	Jun 27 2025 00:24:00	TD Bank USA, N.A., c/o Weinstein & Riley, 1415 Western Avenue, Suite 700, Seattle, WA 98101
15438788	+ Email/Text: BKRMailOps@weltman.com	Jun 27 2025 00:25:00	Allegent Community Federal Credit Union, c/o Weltman, Weinberg & Reis Co., LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15245894	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 00:43:18	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15259721	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2025 01:28:54	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15256490	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 00:44:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15245895	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:57:19	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15269990	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 00:42:52	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15245896	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2025 01:15:06	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15245897	^ MEBN	Jun 27 2025 00:19:05	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
15245898	+ Email/PDF: creditonebknofications@resurgent.com		

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		Jun 27 2025 00:56:46	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15249406	Email/Text: mrdiscen@discover.com		
		Jun 27 2025 00:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15245899	+ Email/Text: mrdiscen@discover.com		
		Jun 27 2025 00:22:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15272011	+ Email/Text: kbarkley@bernsteinlaw.com		
		Jun 27 2025 00:26:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15245900	+ Email/Text: administrative@foundationfinance.com		
		Jun 27 2025 00:26:00	Foundation Finance Company, 7802 Meadow Rock Drive, Weston, WI 54476-5262
15245901	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Jun 27 2025 00:56:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15265593	Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 27 2025 00:42:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15245902	+ Email/Text: bankruptcy@marinerfinance.com		
		Jun 27 2025 00:22:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15508939	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jun 27 2025 00:57:45	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15273148	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Jun 27 2025 00:44:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15251476	+ Email/Text: ebnpeoples@grblaw.com		
		Jun 27 2025 00:22:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15245903	+ Email/Text: bankruptcyteam@rocketmortgage.com		
		Jun 27 2025 00:25:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15258349	+ Email/Text: bankruptcyteam@rocketmortgage.com		
		Jun 27 2025 00:25:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15245906	Email/Text: amieg@stcol.com		
		Jun 27 2025 00:22:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
15245907	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jun 27 2025 00:57:33	Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15245908	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jun 27 2025 00:42:48	Synch/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15246321	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Jun 27 2025 01:15:12	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15245909	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jun 27 2025 00:43:16	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15245910	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Jun 27 2025 00:44:10	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15254618	Email/Text: bncmail@w-legal.com		
		Jun 27 2025 00:24:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 1415 Western Avenue, Suite 700, Seattle, WA 98101
15245911	+ Email/Text: bncmail@w-legal.com		
		Jun 27 2025 00:24:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15264578	Email/Text: BNCnotices@dcmservices.com		
		Jun 27 2025 00:23:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15245912	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Jun 27 2025 00:25:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15257753	Email/Text: bankruptcy.accounts@wakeassoc.com		
		Jun 27 2025 00:22:00	STEEL CITY ANESTHESIA LLC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250

District/off: 0315-2

User: auto

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15245913

Email/Text: bankruptcy.accounts@wakeassoc.com

Jun 27 2025 00:22:00

Wakefield & Associates, Attn: Bankruptcy, 7005
Middlebrook Pike, Knoxville, TN 37909

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812
15255064	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15252078	##+	Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Riverset Credit Union pitecf@weltman.com gmasterson@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com
Matthew M. Brennan	on behalf of Debtor Kelly M. Lambert attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

District/off: 0315-2

User: auto

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TOTAL: 9